



## **Margin - Breathing Room**

### **Pastor James Heyward**

**MARGIN TODAY IS MERCY FOR TOMORROW.**

*“You lazy fool, look at an ant. Watch it closely; let it teach you a thing or two. Nobody has to tell it what to do. All summer it stores up food; at harvest it stockpiles provisions.”* Proverbs 6:6–8 (MSG)

- Work now with the future in mind
  1. **What is your initial response when an unexpected financial need arises?**
  2. **When times are plentiful, are you putting something aside for the lean times?**

*“Know your sheep by name; carefully attend to your flocks; (Don’t take them for granted; possessions don’t last forever, you know.)”*  
Proverbs 27:23–24 (MSG)

- Know the condition of your resources
  3. **When was the last time you really looked at the true condition of your resources?**

**4. Your current season will not always look like this. What are you doing to prepare for the next season?**

- Why financial margin matters Haggai 1:5-7 (MSG)
  - a) Margin reduces life's anxieties
  - b) Margin turns interruptions into opportunities
  - c) Margin is a heart posture, not just a number

**5. How can having a financial margin lessen your overall anxieties?**

**6. How can having a financial margin turn an interruption into an opportunity? Share an example from your life.**

**7. Do you see having a financial margin as a heart posture? Why or why not (explain)?**

- Practical steps for creating margin
  - a) Name your first margin goal
  - b) Create margin by trimming, not just by earning
  - c) Use a **Pause and Pray** approach to purchases
  - d) Tie your margin to your mission

**8. What will be your first step toward creating margin this week?**

**Remember: Margin Today is Mercy for Tomorrow**

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